
TOO GOOD TO BE TRUE....

A Column on Consumer Issues
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Door-to-Door Sales

It's that time of year again! Each spring door-to-door salespeople begin soliciting business from consumers, offering such products and services as magazine subscriptions, vacuum cleaners, heat/smoke detectors, cleaning supplies, estate planning/living wills, as well as bigger projects such as painting, paving, tree trimming, and home repairs. Although legitimate business people may use this method of contact; door-to-door sales are a magnet for fringe operators, whose intentions are not honorable.

While most door-to-door salespeople will knock on anyone's door, the unscrupulous ones may target senior citizens with their 'products.' One reason for targeting seniors is because senior citizens own more than half of all financial assets in America. And senior citizens grew up in an era when business was done on a handshake. Most seniors have saved many years for retirement so they often have money on hand. However, the majority of seniors are on a fixed income of social security or pension checks. If they are scammed out of their money, it is nearly impossible to replenish bank accounts emptied as a result of fraud.

If a salesperson offers you a deal that sounds too good to be true, it probably is. Often the prices are inflated, the quality of the product is low, and sometimes what is sold is not what is delivered.

If a person comes to your door offering to sell a product or service, ask to see his or her 'transient merchant's license.' In most circumstances, except those involving food products, transient salespeople must carry an envelope-sized license issued by the Attorney General's office, and they must also post a bond with the Attorney General's office. This licensing requirement protects you, the consumer. If you have a problem with a transient merchant's product or service, you can file a claim against the bond.

Since door-to-door sales are becoming more and more popular, here are some things to keep in mind the next time an uninvited visitor comes knocking:

- Always see proper identification before letting strangers into your home. If you are uncertain about them, do not let them in to your home. They should have a transient merchant's license unless they are selling agricultural or food products.
- North Dakota has a home solicitation law. This means that you have three days to change your mind about most purchases of \$25 or more made on your doorstep. If you are over the age of 65, you have fifteen days to cancel the sale of \$50 or more.

- The salesperson must tell you of your right to cancel and the contract must include a statement regarding your right to cancel.
- Check to make sure your contract/receipt is dated and shows the name and address of the seller.
- You do not have to give a reason for canceling your order.
- Never fall for high-pressure sales tactics.
- Watch out for deals that offer 'free gifts' that depend on you purchasing a product you may not want.
- Do not agree to a purchase if the following are not on the contract:
 - Business name
 - Permanent Street Address (not a PO Box)
 - Telephone Number
 - Cancellation Agreement
- Do not leave any blank spaces on your contract.
- Take the time to compare offers. Shop around.

Above all else, ***DO NOT BE AFRAID TO SAY, "NO!"*** Don't let high pressure get to you. A good offer will be there tomorrow if it is legitimate.

If you can't get a door-to-door salesperson to leave your home when requested, call local law enforcement or the Attorney General's Consumer Protection Division toll free at 1-800-472-2600.

The Attorney General's Consumer Protection Division investigates allegations of fraud in the marketplace. Investigators also mediate individual complaints against businesses. If you have a consumer problem or question, call the Consumer Protection Division at 328-3404, toll-free at 1-800-472-2600, or 1-800-366-6888 (w/TTY). This article and other consumer information is located on our website at www.ag.state.nd.us.

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